

Credit union-hosted processing with best-in-class capabilities.

BUILD REVENUE • REDUCE COSTS • ENHANCE SERVICE



Gain first-hand control over back office operations and improve your ability to provide personal service to your members. CO-OP's single platform for In-House Credit, PIN and Signature Debit, and ATM processing offers you an integrated channel for managing all of your card programs. Card fulfillment, cardholder benefits, fraud tools, loyalty programs and data analytics tools make CO-OP In-House Credit a truly comprehensive solution.

Top Reasons to Use In-House Credit

- 1 Streamline operations** with a single platform for credit and debit
- 2 Boost revenue** by leveraging credit card program revenue to strengthen your loan portfolio
- 3 Cut costs** by lowering processing expenses through expanded relationship-pricing advantages from CO-OP
- 4 Improve member service** with real-time data integration that eliminates float and lag time for payment and transaction processing, and works seamlessly with your home and mobile banking platforms

In-House Credit Offers:

- Ability to leverage existing systems and build your revenue-producing asset using one set of processes for all card programs
- Consolidated service relationships that employ one point of contact for both credit and debit
- Regular member communications supported by operational efficiencies from utilizing the same core processing system you use for all other credit union products
- Full-spectrum visibility of all members' accounts—credit as well as debit and ATM
- Control of promotions and special offers, implemented in your timeframes and in your manner



What's In It

In-House Credit from CO-OP provides a credit union–centric credit card processing alternative from a trusted partner—pairing credit union-hosted credit card processing with best-in-class fraud, data, reporting, rewards and member-support options. Dedicated back-office implementation and ongoing program-management support from CO-OP let your staff focus on enhancing revenue opportunities. This offers members the convenience of an easily managed single payments source with marketing and rewards that encourage engagement and stronger relationships with credit unions.

Credit Card Processing

- Single platform for credit, debit and ATM transactions
- Single interface to information via DataNavigator
- A wide range of core interface capabilities
- Dual-node processing for disaster recovery and maximized uptime
- Implementation support consolidating infrastructures, network connections, authorization process and settlement points
- Back office support handling disputes and chargebacks with optional dispute outsourcing available through CO-OP Member Center
- Card member support offering flexible off-hour, overflow, or full-time member inquiry support

Fraud & Risk Management

- Falcon™ Fraud Manager neural network real-time fraud detection
- Credit-specific model for risk monitoring
- Dispute and fraud case management
- Leverage integrated fraud and chargeback controls
- CardNavSM by CO-OP smartphone app with near real-time control and alert

Member Support

- 24/7 member service through CO-OP Member

Analytics Tools & Reporting

- Data and analysis reporting via CO-OP Revelation®
- Predefined and User-defined reports availability
- Single-view visibility into both In-House Credit and Debit card programs

Portfolio Consulting and Development Services

- Portfolio review
- CO-OP Preferred turnkey portfolio-growth campaigns

Loyalty Programs & Card Enhancements

- Member Rewards by CO-OP advanced rewards options, loyalty programs, card member benefits and more
- All-access rewards management, fulfillment and card member support
- ShopSPOT by CO-OP merchant funded in-store and online options
- Turnkey, targeted marketing campaigns through CO-OP Preferred

Card Issuance

- Card personalization
- Full EMV support
- Plastics fulfillment and support options



Is It Right for You?

Credit Union Challenges	In-House Credit Solutions
<p>Adding or reintroducing a credit card program to increase lending revenue, diversify your portfolio and better serve your members.</p>	<p>Integrated solution complements your operational strengths while augmenting your credit card program capabilities with best-in-class program and usage analytics, member rewards and 24/7 fraud security and risk management services.</p>
<p>Improving the profitability of your current credit card program and enhancing your ability to adapt to dynamic consumer and market demands.</p>	<p>Customizable program provides optimal portfolio impact via tools and support that increase card activation, usage and loyalty for target members—both current and prospective—while reducing losses due to fraud prevention.</p>
<p>Finding a best-fit payments partner that delivers on its promises of flexibility, customization and true in-house credit card program support.</p>	<p>Our client-service excellence ensures a fully supported implementation experience and ongoing program support, identifying and seizing opportunities to benefit your members and your bottom line in the near term and into the future.</p>

For more information, contact
Business Development at
800.782.9042, option 2 or send an
email to sales@co-opfs.org

CO-OP Financial Services
9692 Haven Avenue
Rancho Cucamonga, CA 91730
CO-OPfs.org

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